

# Plan ahead for a happy retirement

Bernard Walsh, Head of Pensions and Investments at Bank of Ireland Life offers advice on how to put a retirement savings plan in place.

Planning ahead for retirement is something everyone needs to think about. The old clichés are true, it is never too late to start planning but the earlier you start the better it is in the long run.

When we talk to people about saving for retirement, we talk about a combined effort. The good news is that it is not all down to you – there may be other participants too. If you are lucky enough to be in a company pension scheme, your employer may make a contribution. What



having grown by 23% year to date.

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## Notices Section

## Public Notices

**Gary O'Carroll**, The Oaks, Newbridge, Co. Kildare. I am applying to the Superintendent, Garda Síochána, Kildare, Co. Kildare for a Certificate of Personal Fitness.

**John Farrington**, Long

## Special Notices

**Garryhill House** was built by the Earl of Bessborough (Viscount Duncannon) around 1740 on the site of the ancient Garryhill castle, originally built by Art Og Kavanagh, King of Leinster. The house will be open on selected days throughout 2015: Jan 5-9 and 29-30; Feb 23-27; March 18-20; April 13-17; May 5-10 and 18-24; June 2-5 and 22-23; August 22-31; September 1-6 and 21-25. Guided tour only on the hour between 09.00 and 13.00 - Last tour at 12.00. Entry by admission only.

## Public Notices

**LAND** preserved at Garrymaddock Tonafarna Kilrory Inch Cross Vicarstown. - Tom Cushion, John Deagan, Andrew Deagan

**Paul Corrigan**, Eyre Street, Newbridge, Co. Kildare. I am applying to the Superintendent, Garda Síochána, Kildare, Co. Kildare for a Certificate of Personal Fitness.

**I Michael Daragh Fitzpatrick**, Allenwood North, Naas am applying to the Superintendent, Garda Síochána, Naas for a Certificate of Personal Fitness and suitability of premises for the following: Cill Dara Betting Ltd, Kilmeague, Naas, Co.

## Public Notices

## Public Notices

### KILDARE COUNTY COUNCIL

**Cleary Compost & Shredding Ltd. intends to submit an Environmental Impact Statement (EIS) in relation to a proposed development at Larch Hill Farm, Larch Hill, Monasterevin, Co. Kildare, which has the planning application reference number 13/545 and is dated the 10th July 2013.**

The development will consist of; an extension to the existing composting facility to include additional enclosed areas totaling 6,571m2 for the preparation and storage of horticultural and agricultural composts and soil conditioners and the stabilization of organic materials. The proposed extension to the existing facility will allow for the undertaking of in-vessel composting & bio-drying activities (to accept & treat an additional 12,000 tonnes per annum of non-hazardous waste over and above the permitted acceptance & treatment of 10,000 tonnes per annum of biowaste under the existing waste facility permit) which will comprise of the following:

- (a) Alterations to the existing reception building for incoming material to allow for the undertaking of permitted activities,
- (b) Extension to the existing reception building for incoming material
- (c) 7 no. enclosed concrete tunnels with transfer alley,
- (d) Maturation area for storage and blending of material,
- (e) Associated external operational plant including bio-filtration system,
- (f) Administration/staff amenity building,
- (g) Additional external windrow composting hard standing areas (green waste composting),
- (h) Modifications to existing weighbridge area and the inclusion of vehicle washing facilities,
- (i) Revised security fencing and landscape planting to site boundaries
- (j) All associated site works necessary to facilitate the development including site drainage, rainwater harvesting system, waste water treatment system, hard standing areas, vehicular parking, etc.
- (k) Alterations to the existing composting facility & farm vehicular entrance and the provision of a traffic management passing bay on adjacent road (L7057).

we're talking about is not taking money from your salary and placing it in a black hole. It is all about allocating some of today's spending to plan for the future.

Another incentive to save for the future through a pension scheme is that depending on a person's age they can save up to 40% of their personal income into a pension plan and receive tax relief.

The government also contributes to everyone's retirement plans through the state pension. It is important to remember that for anyone born in 1961 or later they will have to wait until they're 68 years of age to apply for it.

If you're self-employed or if you look after your own retirement plans, the good news is that if you have a well-diversified portfolio, you're likely to have seen a steady recovery in the value of your pension contributions. If we take the last twelve months, an investor in a medium risk fund would have earned a gain of 15.5%. We have also witnessed really strong returns from equities, bonds and property with our commercial property fund

We know that everyone's situation is different and people need to look at their own personal situation and ask themselves which investor are you? We spend a lot of time with our customers to answer this question.

It's a combination of art and science but the end product should be that the investment solution that you pick should meet your goals over time within a risk range that suits you. It is not about maximising your returns, but more like optimising your returns in the context of how much risk you can handle. It is important to be comfortable with the level of risk you chose to invest in. The end goal is for everyone to plan successfully for their future so when it comes to retiring they are financially secure. I'd also encourage people to make regular contact with their pension advisor at least once a year. At Bank of Ireland we have dedicated advisors on hand to speak to customers and potential customers on how best to plan for their retirement. Visit us in branch or on [www.bankofireland.com/pensions](http://www.bankofireland.com/pensions) to find out more about how we can help you plan for the future.

**Bank of Ireland**



Naas, Co. Kildare, I am applying to the Superintendent, Garda Síochána, Naas, Co. Kildare for a Certificate of Personal Fitness.

I PATRICK Nolan, 7 Castlebridge, Maynooth am applying for renewal of Bookmakers Licence.

#### APPLICATION TO THE ENVIRONMENTAL PROTECTION AGENCY FOR A LICENCE

O'Toole Composting Ltd of Ballinrane, Fenagh, Co. Carlow are applying to the Environmental Protection Agency for a Licence in respect of their development of a composting facility and a waste recycling and transfer station including a bring centre facility, located at Ballinrane, Fenagh, Co. Carlow which is currently operating under waste facility permit number WFP-CW-14-5. The principal activity will consist of composting of biodegradable waste. Other on-site activities will include the operation of a civic amenity bring centre facility, the acceptance, recycling and temporary storage of domestic, commercial, industrial and construction and demolition wastes at the facility. It is proposed when the facility is operating at full capacity that it will accept 60,000 tonnes of waste per annum.

An Environmental Impact Statement for the facility has been submitted to Carlow County Council and accompanies this application. The National grid reference for the facility is S 7904 6794.

The classes and nature of the industrial emissions directive activities in accordance with the First Schedule of the Act of 1992 are:

11.1 'The recovery or disposal of waste in a facility within the meaning of the Act of 1996 which facility is connected or associated with another activity specified in this Schedule in respect of which a licence or revised licence under Part IV is in force or in respect of which a licence under the said Part is or will be required.'

and

11.4(b) 'Recovery, or a mix of recovery and disposal of non-hazardous waste with a capacity exceeding 75 tonnes per day involving one or more of the following activities. (other than activities to which the Urban Waste Water Treatment Regulations (S.I. No. 254 of 2001) apply).'

(?) biological treatment.

A copy of the application for the licence and attachments, the Environmental Impact Statement and such further information relating to the application, will as soon as is practicable after receipt by the Agency, be available for inspection or purchase, at the headquarters of the Agency at Johnstown Castle Estate, Co. Wexford.

The development relates to an activity requiring a waste management facility permit from Kildare County Council.

This submission follows a requirement of the planning authority for the submission of an EIS in connection with application 13/545. The EIS is accompanied by a Natura Impact Statement (NIS).

The EIS will be available for inspection or purchase, at a fee not exceeding the reasonable cost of making a copy, during office hours, at the offices of Kildare County Council, Aras Chill Dara, Devoy Park, Naas, Co. Kildare.

A submission or observation in relation to the EIS may be made in writing to the Planning Authority, subject to the payment of any relevant fee, within 5 weeks of the date of receipt by the Authority of the EIS.

## Public Notices

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